

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

Caption In compliance with D.N.J. LBR 9004-l(c)

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Chapter 7

Case No. 14-19633

In Re:

Hearing Date: 12/11/2018

PETER JAMES EPPIE

Debtors.

Judge: John K. Sherwood

**TRUSTEE'S CERTIFICATION IN OPPOSITION TO MOTION TO
VACATE STAY**

I, John W. Sywilok, being of full age certify that:

1. I am the Chapter 7 Trustee of the above named the debtor herein and am familiar with facts herein.

2. The debtor and his non-filing spouse are the owners of real property known as 566 Tempe Wick Road, Morristown, NJ 07960.

3. This matter is before the Court by reason of a Motion to Vacate Stay filed by the Secured Lender seeking permission to initiate a foreclosure action.

4. The Trustee does not dispute the valuation of the property submitted by the secured creditor. The payoff of the secured creditor's mortgage results in a substantial equity in favor of the Trustee and non-filing spouse based upon the secured creditor's certification.

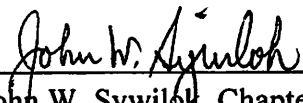
5. The non-filing spouse has now consented to the sale of the property. The Trustee will be retaining a realtor to market the property within the next seven days.

6. There is remaining only one unsecured creditor in this case and the estate funds on hand now would pay 75% of that claim.

7. The sale by the Trustee would pay off the secured creditor faster than a foreclosure sale. The unsecured creditor would be satisfied in full and administration costs would be paid.

8. For the reasons set forth above the Trustee requests that the Motion to Vacate Stay be denied.

I hereby certify that the foregoing statements made by me are true. I am aware that if any of the foregoing statements made by me are willfully false, I am subject punishment.



John W. Sywilok, Chapter 7 Trustee

Dated: December 4, 2018